

PLAIN LANGUAGE SUMMARY OF LORING HOSPITAL FINANCIAL ASSISTANCE POLICY

Loring Hospital offers financial assistance to many people who have health care needs and are not able to pay for care. Loring Hospital does not want a person's ability to pay their bill to stop them from getting care. This is a summary of Loring Hospital's Financial Assistance Policy (FAP).

## Availability of Financial Assistance

You may be able to get financial assistance if you are not able to pay your health care bill. Loring Hospital gives financial assistance for required medical services. Optional services, such as cosmetics, will not receive financial assistance.

## **Eligibility Requirements**

Total income of the people living in the home is used to determine if you will get assistance. If this income is below 150% of the Federal Poverty Level (FPL), you will not have to pay your hospital bill. Incomes between 150 and 250% of the FPL guidelines will not pay more than the amounts generally billed to individuals who have insurance, and may be eligible for additional discounts. If you have a lot of assets, you may not get financial assistance. Please refer to Loring Hospital's full financial assistance policy for a complete explanation and details.

## Where to Find Information

There are many ways to find information about the FAP application process, or get copies of the FAP or FAP application form. To apply for financial assistance you may:

- Download the information online at <u>www.loringhospital.org/FAP</u>
- Request the information by calling the Loring Hospital Business Office at (800) 344-3767.
- Request the information in writing by mail to: Loring Hospital, Patient Account Representative, 211 Highland Avenue, Sac City, IA 50583
- Request the information by visiting the Business Office of Loring Hospital

## How to Apply

You will need to fill out a financial assistance form. The completed form and requested documents will need to be sent to Loring Hospital for review. If you need help with the form, you may contact the Loring Hospital Business Office at (800) 344-3767. When completed, the application and requested documents should be mailed to: Loring Hospital, Business Office, 211 Highland Avenue, Sac City, IA 50583. Financial assistance will be considered at any point in the billing cycle, up to 240 days from the 1<sup>st</sup> billed date, post discharge date.